

United States Bankruptcy Court Northern District of Illinois, Eastern Division		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Nickles, Darrell Lee		Name of Joint Debtor (Spouse) (Last, First, Middle): Nickles, Christa Mae
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Sweet Truths Candy Co.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): dba Sweet Truths Candy Co. fka Christa Allen
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9287		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2043
Street Address of Debtor (No. and Street, City, and State) 24555 Ottawa St. Plainfield, IL		Street Address of Joint Debtor (No. and Street, City, and State) 24555 Ottawa St. Plainfield, IL
ZIPCODE 60544		ZIPCODE 60544
County of Residence or of the Principal Place of Business: Will		County of Residence or of the Principal Place of Business: Will
Mailing Address of Debtor (if different from street address): ZIPCODE		Mailing Address of Joint Debtor (if different from street address): ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE		ZIPCODE
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. §101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000 <hr/> Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-5000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition (This page must be completed and filed in every case)		Document	Page 2 of 73
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: Northern District of Illinois	Case Number: 00-09990	Date Filed: 4/4/00	
Location Where Filed: N.A.	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		(To be completed if debtor is an individual whose debts are primarily consumer debts)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
		X /s/ Edgar P. Petti	11/25/08
		Signature of Attorney for Debtor(s) Date	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue			
(Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property			
(Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

B1 (Official Form 1) (1/08)	Document	Page 3 of 73	Page 3
Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Darrell Lee Nickles & Christa Mae Nickles	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		Signature of a Foreign Representative <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p>	
X <u>/s/ Darrell Lee Nickles</u> Signature of Debtor		X _____ (Signature of Foreign Representative)	
X <u>/s/ Christa Mae Nickles</u> Signature of Joint Debtor		_____ (Printed Name of Foreign Representative)	
Telephone Number (If not represented by attorney) <u>11/25/08</u> Date		_____ (Date)	
Signature of Attorney* X <u>/s/ Edgar P. Petti</u> Signature of Attorney for Debtor(s) EDGAR P. PETTI 2192764 Printed Name of Attorney for Debtor(s) Petti Murphy & Associates Firm Name State Bank of Geneva Prof. Center Address <u>22 South Fourth St., Ste. B Geneva, IL 60134</u> <u>630.232.9303</u> <u>epetti@pettimurphylaw.com</u> Telephone Number e-mail <u>11/25/08</u> Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.			
Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110) Address X _____ Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i>			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
X _____ Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date			

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In re Darrell Lee Nickles & Christa Mae
Nickles Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Darrell Lee Nickles
DARRELL LEE NICKLES

Date: 11/25/08

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In re Darrell Lee Nickles & Christa Mae
Nickles Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Christa Mae Nickles
CHRISTA MAE NICKLES

Date: 11/25/08

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Four bedroom, eleven total rooms, single family residence 24555 Ottawa St. Plainfield, IL 60544	Tenancy by the Entirety	J	315,000.00	279,041.85
Timeshare Marriott Grande Vista Orlando, FL	Fee Simple	J	7,000.00	Exceeds Value
Timeshare Marriott Grande Chateau Las Vegas, NV	Fee Simple	J	9,800.00	Exceeds Value
		Total ➤	331,800.00	

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Checking Acct. #460020-75 Numark Credit Union 1654 Terry Drive, Route 6 Joliet, Illinois 60434	J	300.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Acct. #56954400 Manufacturer's Bank 1540 Rte. 59 Joliet, IL 60431	J	185.00
		Savings Acct. #46002001 Numark Credit Union 1654 Terry Drive, Route 6 Joliet, Illinois 60434	J	75.00
		Checking Acct. #46002002 Numark Credit Union 1654 Terry Drive, Route 6 Joliet, Illinois 60434	J	2.32
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Misc. household goods and furnishings of 11 room home 24555 Ottawa St. Plainfield, IL 60544	J	2,500.00
4. Household goods and furnishings, including audio, video, and computer equipment.				

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	Mattress 24555 Ottawa St. Plainfield, IL 60544	J	600.00
6. Wearing apparel.	X	Necessary clothing for adult male 24555 Ottawa St. Plainfield, IL 60544	H	400.00
7. Furs and jewelry.	X	Necessary clothing for adult female 24555 Ottawa St. Plainfield, IL 60544	W	400.00
8. Firearms and sports, photographic, and other hobby equipment.	X	Wedding bands and engagement ring 24555 Ottawa St. Plainfield, IL 60544	J	1,500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
		Numark Traditional IRA Numark Credit Union 2380 Caton Farm Rd. Crest Hill, IL 60403	H	11,479.70
		Federal-Mogul Corp. 401(k)	W	13,394.86

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Fidelity Investments P.O. Box 770003 Cincinnati, OH 45277		
14. Interests in partnerships or joint ventures. Itemize.		250 common shares of Christian Store Outlets, Inc. 24555 Ottawa St. Plainfield, IL 60544	W	0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		Shareholder Loan to Christian Store Outlets, Inc. in the amount of \$14,000.00 (bad debt) Christian Store Outlets, Inc. 24555 Ottawa St. Plainfield, IL 60544	W	0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.		Term Life Insurance with \$250,000 death benefit Policy #FK3214536 Protective Life Insurance Co. P.O. Box 305031 Nashville, TN 37230	H	0.00

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Whole Life Insurance with \$250,000.00 death benefit Policy #46538392 New York Life P.O. Box 6916 Cleveland, OH 44101	H	8,396.13
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Ford Windstar 130,000 miles 24555 Ottawa St. Plainfield, IL 60544	J	5,800.00
		2008 Mitsubishi Galant 22,000 miles 24555 Ottawa St. Plainfield IL	H	18,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Two Laptops 24555 Ottawa St. Plainfield, IL 60544	J	650.00
		Printer/Fax/Copier	J	75.00

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION			
				0	continuation sheets attached	Total	\$
29. Machinery, fixtures, equipment, and supplies used in business.	X	24555 Ottawa St. Plainfield, IL 60544					
30. Inventory.	X						
31. Animals.	X						
32. Crops - growing or harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2) Check if debtor claims a homestead exemption that exceeds \$136,875.
 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Ford Windstar 130,000 miles	(Wife)735 I.L.C.S 5§12-1001(c)	1,776.80	5,800.00
Four bedroom, eleven total rooms, single family residence	(Husb)735 I.L.C.S 5§12-901 (Wife)735 I.L.C.S 5§12-901	15,000.00 15,000.00	315,000.00
Checking Acct. #460020-75	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	150.00 150.00	300.00
Checking Acct. #56954400	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	92.50 92.50	185.00
Savings Acct. #46002001	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	37.50 37.50	75.00
Misc. household goods and furnishings of 11 room home	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	1,250.00 1,250.00	2,500.00
Necessary clothing for adult male	(Husb)735 I.L.C.S 5§12-1001(a)	400.00	400.00
Wedding bands and engagement ring	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	500.00 1,000.00	1,500.00
Numark Traditional IRA	(Husb)735 I.L.C.S 5§12-1006	11,479.70	11,479.70
Federal-Mogul Corp. 401(k)	(Wife)735 I.L.C.S 5§12-1006	13,394.86	13,394.86
Whole Life Insurance with \$250,000.00 death benefit Policy #46538392	(Husb)735 I.L.C.S 5§12-1001(f)	8,396.13	8,396.13
2008 Mitsubishi Galant 22,000 miles	(Husb)735 I.L.C.S 5§12-1001(c)	0.00	18,000.00
Two Laptops	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	325.00 325.00	650.00
Printer/Fax/Copier	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	37.50 37.50	75.00

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking Acct. #46002002	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	1.16 1.16	2.32
Necessary clothing for adult female	(Wife)735 I.L.C.S 5§12-1001(a)	400.00	400.00

B6D (Official Form 6D) (12/07)

In re Darrell Lee Nickles & Christa Mae Nickles,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5996950	H		Incurred: 10/2008 Lien: Car Note Security: 2008 Mitsubishi Galant					2,240.80
Capital One Auto Finance 3905 Dallas Parkway Plano, TX 75093			VALUE \$ 18,000.00				20,240.80	
ACCOUNT NO. 36-4325159	H		Incurred: 10/3/2008 Lien: IL Withholding Income Tax Lien #R2008122594 Security: 24555 Ottawa St., Plainfield, IL 60544				5,156.28	0.00
Illinois Dept. of Revenue Lien Unit PO Box 19035 Springfield, IL 62794			VALUE \$ 315,000.00					
ACCOUNT NO. 36-4325159	W		Incurred: 10/3/2008 Lien: IL Withholding Income Tax Lien #R2008122597 Security: 24555 Ottawa St., Plainfield, IL 60544				5,156.28	0.00
Illinois Dept. of Revenue Lien Unit PO Box 19035 Springfield, IL 62794			VALUE \$ 315,000.00					

2 continuation sheets attached

Subtotal (Total of this page)	\$ 30,553.36	\$ 2,240.80
Total (Use only on last page)	\$	\$

(Report also on
Summary of Schedules) (If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

B6D (Official Form 6D) (12/07) – Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,**Debtor**

Case No. _____

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0012427130	J		Incurred: 12/2005 Lien: Mortgage Security: Timeshare ownership in Marriott Grande Vista, Orlando, FL				14,780.14	7,780.14
Marriott Vacation Club Attn: Finance PO Box 8038 Lakeland, FL 33802			VALUE \$ 7,000.00					
ACCOUNT NO. 0100092874	J		Incurred: 2/2008 Lien: Mortgage Security: Timeshare ownership in Marriott Grand Chateau, Las Vegas, NV				16,120.21	6,320.21
Marriott Vacation Club Attn: Finance PO Box 8038 Lakeland, FL 33802			VALUE \$ 9,800.00					
ACCOUNT NO. 0005765845	J		Incurred: 5/2003 Lien: 1st Mortgage Security: 24555 Ottawa St., Plainfield, IL 60544				240,117.00	0.00
National City Bank 13470 S. Rte. 59 Plainfield, IL 60585			VALUE \$ 315,000.00					
ACCOUNT NO. 4489 6198 4010 5018	J		Incurred: 11/2004 Lien: 2nd Mortgage Security: 24555 Ottawa St., Plainfield, IL 60544				29,549.83	0.00
National City Bank 13470 S. Rte. 59 Plainfield, IL 60585			VALUE \$ 315,000.00					
ACCOUNT NO. 6034623312197599	J		Incurred: 2/2007 Lien: Pusrchase Money Security Interest for Mattress Security: Mattress				1,991.38	1,391.38
Select Comfort GE Money Bank PO Box 960061 Orlando, FL 32896			VALUE \$ 600.00					

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (s) (Total(s) of this page)	\$ 302,558.56	\$
Total(s) (Use only on last page)	\$	\$

(Report also on
Summary of Schedules) also on Statistical
Summary of Certain
Liabilities and Related

B6D (Official Form 6D) (12/07) – Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
Debtor

Case No. _____
 (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 50237593940349001 Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038		J	Incurred: 4/2003 Lien: Car Note Security: 2003 Ford Windstar			4,023.20	0.00
			VALUE \$ 5,800.00				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (s) ↗ (Total(s) of this page)	\$ 4,023.20	\$ 0.00	
				Total(s) ↗ (Use only on last page)	\$ 337,135.12	\$ 17,732.53	

(Report also on
Summary of Schedules) also on Statistical
Summary of Certain
Liabilities and Related

B6E (Official Form 6E) (12/07)

In re Darrell Lee Nickles & Christa Mae Nickles,
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6E (Official Form 6E) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 68-0630067			Incurred: 4/2007 Consideration: 2007 IL Income Withholding Tax for Christian Store Outlets, Inc.				8,554.00	8,554.00	0.00
Illinois Department of Revenue Bankruptcy Section 100 W. Randolph St. Level 7-425 Chicago, IL 60601	X	J							
ACCOUNT NO. 68-0630067			Incurred: 1/2008 Consideration: 2008 IL Income Withholding Tax for Christian Store Outlets, Inc.				3,610.00	3,610.00	0.00
Illinois Department of Revenue Bankruptcy Section 100 W. Randolph St. Level 7-425 Chicago, IL 60601	X	J							
ACCOUNT NO. 37547062			Incurred: 7/2007 Consideration: 2007 Sales & Use Tax for Christian Store Outlets, Inc.				53,013.00	53,013.00	0.00
Illinois Department of Revenue Bankruptcy Section 100 W. Randolph St. Level 7-425 Chicago, IL 60601	X	J							
ACCOUNT NO. 37547062			Incurred: 1/2008 Consideration: 2008 Sales & Use Tax for Christian Store Outlets, Inc.				34,002.00	34,002.00	0.00
Illinois Department of Revenue Bankruptcy Section 100 W. Randolph St. Level 7-425 Chicago, IL 60601	X	J							
Sheet no. <u>1</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims				Subtotal (Totals of this page)			\$ 99,179.00	\$ 99,179.00	\$ 0.00
Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)					\$				
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$				

B6E (Official Form 6E) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. none			Incurred: 12/2006 Consideration: 2006 IL 1040 Tax				1,798.00	1,798.00	0.00
Illinois Department of Revenue Bankruptcy Section 100 W. Randolph St. Level 7-425 Chicago, IL 60601		J							
ACCOUNT NO. none			Incurred: 12/2007 Consideration: 2007 IL 1040 Tax				895.00	895.00	0.00
Illinois Department of Revenue Bankruptcy Section 100 W. Randolph St. Level 7-425 Chicago, IL 60601		J							
ACCOUNT NO. 4423934			Incurred: 1/2007 Consideration: 2007 IL Unemployment Tax for Christian Store Outlets, Inc.				3,109.00	3,109.00	0.00
Illinois Dept. of Employment Security Bankruptcy Unit 401 S. State St. 3rd Flr. Chicago, IL 60605	X	J							
ACCOUNT NO. 4423934			Incurred: 1/2008 Consideration: 2008 IL Unemployment Tax for Christian Store Outlets, Inc.				7,349.00	7,349.00	0.00
Illinois Dept. of Employment Security Bankruptcy Unit 401 S. State St. 3rd Flr. Chicago, IL 60605	X	J							
Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims				Subtotal (Totals of this page)			\$ 13,151.00	\$ 13,151.00	\$ 0.00
Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	\$

B6E (Official Form 6E) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 68-0630067									
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114	X	J	Incurred: 1/2007 Consideration: 941 Tax for 2007 for Christian Store Outlets, Inc.				68,541.00	68,541.00	0.00
ACCOUNT NO. 68-0630067									
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114	X	J	Incurred: 1/2008 Consideration: 941 Tax for 2008 for Christian Store Outlets, Inc.				49,754.00	49,754.00	0.00
ACCOUNT NO. 68-0630067									
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114	X	J	Incurred: 12/2007 Consideration: 2007 FUTA Tax for Christian Store Outlets, Inc.				1,264.21	1,264.21	0.00
ACCOUNT NO. 68-0630067									
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114	X	J	Incurred: 9/2008 Consideration: 2008 FUTA Tax for Christian Store Outlets, Inc.				1,649.34	1,649.34	0.00
Sheet no. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims				Subtotal (Totals of this page)			\$ 121,208.55	\$ 121,208.55	\$ 0.00
Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	\$

B6E (Official Form 6E) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. none			Incurred: 12/2006 Consideration: 2006 US 1040 Tax				15,369.00	15,369.00	0.00
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114		J							
ACCOUNT NO. none			Incurred: 12/2007 Consideration: 2007 US 1040 Tax				11,471.00	11,471.00	0.00
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114		J							
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims			Subtotal (Totals of this page)	\$ 26,840.00	\$	\$			
			Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)	\$ 260,378.55					
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)	\$	\$ 260,378.55	\$ 0.00			

B6F (Official Form 6F) (12/07)

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 411718-23-544820-6			Incurred: 10/2004 Consideration: Credit card debt				5,384.90
Beneficial Finance PO Box 8603 Elmhurst, IL 60126		W					
ACCOUNT NO. C-110			Incurred: 1/2008 Consideration: Personal guarantee for unpaid rent of Christian Store Oulets, Inc. for Bricktown Shopping Center License Agreement				9,000.00
Bonnie Management Corp. 1000 Lake St. Ste. 200 Oak Park, IL 60301	X	J					
ACCOUNT NO. 6011007510106254			Incurred: 10/2008 Consideration: Assignee for various creditors Collecting for Discover				Notice Only
Capital Management Services 726 Exchange St. Ste. 700 Buffalo, NY 14210		W					
ACCOUNT NO. 4115071801377511			Incurred: 4/2007 Consideration: Business Credit Card Debt				
Capital One P.O. Box 30285 Salt Lake City, UT 84130	X	W					1,856.37
Subtotal				\$			16,241.27
Total				\$			

6 continuation sheets attached

Subtotal ➤ \$ 16,241.27
Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5996950			Incurred: 10/2008 Consideration: Unsecured portion of Car Note				
Capital One Auto Finance 3905 Dallas Parkway Plano, TX 75093		H					2,240.80
ACCOUNT NO. 4862362481990045			Incurred: 2/2007 Consideration: Credit card debt				
Captial One P.O. Box 5294 Carol Stream, IL 60197		H					1,312.54
ACCOUNT NO. 4246315119868428			Incurred: 11/2006 Consideration: Business Credit Card Debt				
Chase P.O Box 15298 Wilmington, DE 19850	X	W					9,529.02
ACCOUNT NO. 5431430111777105			Incurred: 07/2006 Consideration: Credit card debt				
Chase P.O. Box 15298 Wilmington, DE 19850		W					2,152.14
ACCOUNT NO. 4246315134508892			Incurred: 9/2006 Consideration: Business Credit Card Debt				
Chase P.O. Box 15298 Wilmington, DE 19850	X	W					5,184.64

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Sheet no. 1 of 6 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ➤ \$ 20,419.14
Total ➤ \$(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO. 10801012345103 Chase Auto Finance P.O. Box 9001083 Louisville, KY 40290		H	Incurred: 10/2008 Consideration: Surrendered 2008 Pathfinder			28,696.38
ACCOUNT NO. 00008401325215 CIT Bank PO Box 24330 Oklahoma City, OK 73124		H	Incurred: 04/2006 Consideration: Credit card debt			4,846.82
ACCOUNT NO. 08 ARK 556 Dan Development Ltd. 10 E. 22nd St. Ste. 116 Lombard, IL 60148	X	J	Incurred: 9/2005 Consideration: Personal guarantee for Business Utilities			16,799.74
ACCOUNT NO. 6011007130636334 Discover Card P.O. Box 30395 Salt Lake City, UT 84130		H	Incurred: 11/1999 Consideration: Credit card debt			15,555.59
ACCOUNT NO. 6011007510106254 Discover Card P.o. Box 30943 Salt Lake City, UT 84130		W	Incurred: 1/1996 Consideration: Credit card debt			10,961.00

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Sheet no. 2 of 6 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ➤ \$ 76,859.53
Total ➤ \$(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO. E045295110 Edward Hospital PO Box 4207 Carol Stream, IL 60197		W	Incurred: 06/2008 Consideration: Medical services			84.00
ACCOUNT NO. E046278628 Edward Hospital PO Box 4207 Carol Stream, IL 60197		H	Incurred: 09/2008 Consideration: Medical services			7,648.50
ACCOUNT NO. E045660941 Edward Hospital PO Box 4207 Carol Stream, IL 601977		W	Incurred: 07/2008 Consideration: Medical services			71.50
ACCOUNT NO. 4449700009807138 First Financial Credit Union Visa Gold PO Box 30495 Tampa, FL 33630		W	Incurred: 09/2000 Consideration: Credit card debt			5,167.03
ACCOUNT NO. Space 18 Galileo Matteson LLC c/o Centro Properties Group 40 Skokie Blvd. Ste. 600 Northbrook, IL 60062	X	J	Incurred: 2/2008 Consideration: Personal guarantee for unpaid rent for Christian Store Outlet, Inc.'s Matteson Shopping Center Temp. License Agreement			18,000.00
Sheet no. <u>3</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ➤		\$ 30,971.03
				Total ➤		\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO. 807056906000003 Great Lake P.O. Box 3059 Milwaukee, WI 53201		H	Incurred: 08/1998 Consideration: Student loan			34,813.00
ACCOUNT NO. 08-19392-1 Jeffrey Albert Attorney at Law 205 W. Randolph St. Ste.920 Chicago, IL 60606	X	J	Incurred: 8/2008 Consideration: Assignee for various creditors Collecting for B & B Property Management			Notice Only
ACCOUNT NO. 0003667 Kanu Panchal M.D. 4309 Medical Center Dr. #B301 McHenry, IL 60050		W	Incurred: 12/2003 Consideration: Medical services			10,675.00
ACCOUNT NO. 5428005 Marriott Vacation Club Attn: Finance PO Box 8038 Lakeland, FL 33802		J	Incurred: 11/2008 Consideration: Timeshare maintenance fee			702.29
ACCOUNT NO. 5428005 Marriott Vacation Club Attn: Finance PO Box 8038 Lakeland, FL 33802		J	Incurred: 11/2008 Consideration: Timeshare maintenance fee			896.18

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Sheet no. 4 of 6 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ 47,086.47

Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0012427130			Incurred: 12/2005 Consideration: Unsecured portion of Timeshare Mortgage for Marriott Grande Vista, Orlando, FL				7,780.14
Marriott Vacation Club Attn: Finance PO Box 8038 Lakeland, FL 33802	J						
ACCOUNT NO. 0100092874			Incurred: 2/2008 Consideration: Unsecured portion of Timeshare Mortgage for Marriott Grand Chateau, Las Vegas, NV				6,320.21
Marriott Vacation Club Attn: Finance PO Box 8038 Lakeland, FL 33802	J						
ACCOUNT NO. 46002020			Incurred: 5/2007 Consideration: Overdraft Protection Account				801.00
Numark Credit Union 1654 Terry Drive, Route 6 Joliet, Illinois 60434	H						
ACCOUNT NO. 239 Bolingbrook			Incurred: 4/2008 Consideration: Personal guarantee for unpaid rent for store lease for Christian Store Outlets, Inc.				22,500.00
Pheasant Hill North LLC c/o B & B Property Management 747 E. Boughton Rd. Ste. 116 Bolingbrook, IL 60440	J						
ACCOUNT NO. 7714100023816200			Incurred: 3/2008 Consideration: Business credit card debt				1,185.62
Sam's Club Member Service 608 Southwest 8th St. Bentonville, AR 72716	X	W					

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Sheet no. 5 of 6 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ 38,586.97

Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Darrell Lee Nickles & Christa Mae Nickles,
DebtorCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO. 5121079626779372 Sears Gold Mastercard P.O. Box 6282 Sioux Falls, SD 57117		W	Incurred: 10/1990 Consideration: Credit card debt			4,154.44
ACCOUNT NO. 6034623312197599 Select Comfort GE Money Bank PO Box 960061 Orlando, FL 32896		J	Incurred: 2/2007 Consideration: Unsecured portion of PMSI for Mattress			1,391.38
ACCOUNT NO. 08 ARK 556 Steve Titiner Attorney at Law 1700 N. Farnsworth Ave. Ste. 11 Aurora, IL 60505	X	J	Incurred: 9/2005 Consideration: Assignee for various creditors Collecting for Dan Development Ltd.			Notice Only
ACCOUNT NO. D4360 Strang Communications 600 Rinehart Rd. Lake Mary, FL 32746	X	H	Incurred: 11/2007 Consideration: Personal guarantee for business trade debt			6,722.21
ACCOUNT NO.						

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Sheet no. 6 of 6 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ➤ \$ 12,268.03
Total ➤ \$ 242,432.44(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Marriott Ownership 1200 US Highway 98 Lakeland, FL 33801	Timeshare for Marriott Grand Chateau
Marriott Ownership 1200 US Highway 98 Lakeland, FL 33801	Timeshare for Marriott Grande Vista
Bonnie Management Corporation 1000 Lake St. Ste. 200 Oak Park, IL 60301	Debtor is personal guarantor of written License Agreement for a portion of the space located at Bricktown Shopping Center known as Unit C-110, beginning 1/1/08 and terminating 12/31/08 Lease on nonresidential real property
Galileo Matteson LLC c/o Centro Properties Group 40 Skokie Blvd. Ste. 600 Northbrook, IL 60062	Debtor is personal guarantor for a written Temporary License Agreement for a portion of the space located at Matteson Shopping Center, beginning 2/15/08 and terminating 2/14/09 Lease on nonresidential real property
Pheasant Hill North LLC c/o B & B Property Management 747 E. Boughton Rd. Ste. 116 Bolingbrook, IL 60440	Debtor is personal guarantor of written Store Lease for the space located at 239 S. Bolingbrook Dr., Bolingbrook, IL 60440 beginning 4/1/08 and terminating 3/31/09 Lease on nonresidential real property

B6H (Official Form 6H) (12/07)In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____

(if known)

SCHEUDLE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Sam's Club Member Service 608 Southwest 8th St. Bentonville, AR 72716
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Capital One P.O. Box 30285 Salt Lake City, UT 84130
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Chase P.O. Box 15298 Wilmington, DE 19850
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Chase P.O Box 15298 Wilmington, DE 19850
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Strang Communications 600 Rinehart Rd. Lake Mary, FL 32746
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Bonnie Management Corp. 1000 Lake St. Ste. 200 Oak Park, IL 60301

B6H (Official Form) (12/07) -- Cont.

In re Darrell Lee Nickles & Christa Mae Nickles

Debtor

Case No.

(if known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Galileo Matteson LLC c/o Centro Properties Group 40 Skokie Blvd. Ste. 600 Northbrook, IL 60062
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Pheasant Hill North LLC c/o B & B Property Management 747 E. Boughton Rd. Ste. 116 Bolingbrook, IL 60440
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Jeffrey Albert Attorney at Law 205 W. Randolph St. Ste.920 Chicago, IL 60606
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Dan Development Ltd. 10 E. 22nd St. Ste. 116 Lombard, IL 60148
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Steve Titiner Attorney at Law 1700 N. Farnsworth Ave. Ste. 11 Aurora, IL 60505
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Illinois Dept. of Employment Security Bankruptcy Unit 401 S. State St. 3rd Flr. Chicago, IL 60605
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Illinois Department of Revenue Bankruptcy Section 100 W. Randolph St. Level 7-425 Chicago, IL 60601
Christian Store Outlets, Inc. d/b/a Sweet Truths Candy Co. 24555 Ottawa St. Plainfield, IL 60544	Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114

In re Darrell Lee Nickles & Christa Mae Nickles

Debtor

Case

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son	AGE(S): 6
Employment:	DEBTOR	SPOUSE
Occupation	Sales Representative	Homemaker
Name of Employer	Dicksons Gifts, Inc.	
How long employed	10 yrs, 0 mos	0 yrs, 3 mos
Address of Employer	709 "B" Avenue East	
	Seymour, IN 47274	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 7,000.00	\$ 0.00
2. Estimated monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 7,000.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify: (D)0 (S)0)	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6.. TOTAL NET MONTHLY TAKE HOME PAY	\$ 7,000.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify) (D)0 (S)0	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income(D)0 (S)0 (Specify)	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ 7,000.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)		\$ 7,000.00

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____
(if known)

SCHEDELE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>2,174.00</u>
a. Are real estate taxes included?	Yes <u>✓</u> No _____
b. Is property insurance included?	Yes _____ No <u>✓</u>
2. Utilities: a. Electricity and heating fuel	\$ <u>250.00</u>
b. Water and sewer	\$ <u>55.00</u>
c. Telephone	\$ <u>125.00</u>
d. Other _____	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>400.00</u>
5. Clothing	\$ <u>50.00</u>
6. Laundry and dry cleaning	\$ <u>0.00</u>
7. Medical and dental expenses	\$ <u>50.00</u>
8. Transportation (not including car payments)	\$ <u>350.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
10. Charitable contributions	\$ <u>200.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>75.00</u>
b. Life	\$ <u>140.00</u>
c. Health	\$ <u>1,200.00</u>
d. Auto	\$ <u>175.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>865.79</u>
b. Other <u>Student Loan</u>	\$ <u>225.00</u>
c. Other <u>Calvary Christian School</u>	\$ <u>463.50</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Mattress PMSI</u>	\$ <u>70.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	\$ <u>6,918.29</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>None</u>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>7,000.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>6,918.29</u>
c. Monthly net income (a. minus b.)	\$ <u>81.71</u>

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois, Eastern Division

Darrell Lee Nickles & Christa Mae Nickles

In re

Case No. _____

Debtor

Chapter 7 _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 331,800.00		
B - Personal Property	YES	5	\$ 63,758.01		
C - Property Claimed as exempt	YES	2			
D - Creditors Holding Secured Claims	YES	3		\$ 337,135.12	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	6		\$ 260,378.55	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 242,432.44	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	2			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,000.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 6,918.29
TOTAL		29	\$ 395,558.01	\$ 839,946.11	

United States Bankruptcy Court
Northern District of Illinois, Eastern Division

In re Darrell Lee Nickles & Christa Mae Nickles
Debtor

Case No. _____

Chapter 7 _____

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 260,378.55
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 34,813.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 295,191.55

State the Following:

Average Income (from Schedule I, Line 16)	\$ 7,000.00
Average Expenses (from Schedule J, Line 18)	\$ 6,918.29
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 8,219.44

State the Following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 17,732.53
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 260,378.55	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 242,432.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 260,164.97

Darrell Lee Nickles & Christa Mae Nickles

In re _____
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets and that they are true and correct to the best of my knowledge, information, and belief.

Date 11/25/08

Signature: /s/ Darrell Lee Nickles
Debtor:

Date 11/25/08

Signature: /s/ Christa Mae Nickles
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____

Signature of Bankruptcy Petition Preparer

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re Darrell Lee Nickles & Christa Mae Nickles

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
None	<input type="checkbox"/>	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
2008(db)	86,830.29	Dicksons Lawson Falle WBIG Christian Store Outlets, Inc.
2007(db)	138,831.82	Dicksons BrownLow Publishing Christian Store Outlets, Inc.
2006(db)	124,226.34	Dicksons BrownLow Publishing Sweet Truths Candy Co.

	AMOUNT	SOURCE (if more than one)
2008(jdb)	17,000.00	Christian Store Outlets, Inc.
2007(jdb)	23,200.00	Christian Store Outlets, Inc.
2006(jdb)	16,600.00	Sweet Truths Candy Co.

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038	9/1/08, 10/1/08, 11/1/08	1,560.33	4,023.20
National City Bank 13470 S. Rte. 59 Plainfield, IL 60585	9/15/08, 10/15/08, 11/15/08	6,162.00	239,300.00

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Discover Card P.O. Box 30395 Salt Lake City, UT 84130	9/5/08	925.00	15,555.59
Chase Auto Finance P.O. Box 9001083 Louisville, KY 40290	9/10/08	621.22	28,696.38
National City Bank 13470 S. Rte. 59 Plainfield, IL 60585	9/15/08, 10/15/08, 11/15/08	360.00	29,429.29
Marriott Vacation Club Attn: Finance PO Box 8038 Lakeland, FL 33802	9/4/08, 9/8/08, 10/6/08	818.68	30,900.35
Thomas Dodge of Orland Park, Inc. 15941 S. 94th Ave. Orland Park, IL 60435	10/9/08	1,500.00	0.00
Great Lake P.O. Box 3059 Milwaukee, WI 53201	9/20/08, 10/20/08, 11/20/08	677.67	34,813.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING

None



c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. **Suits and administrative proceedings, executions, garnishments and attachments**

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Dan Development Ltd. as agent for Northgate Plaza LLC vs. Christa Nickles Case No. 08 ARK 556	Arbitration	Kane County Circuit Court Geneva, IL	Pending
Pheasant Hill North, LLC vs. Christian Store Outlets, Inc. and Darrell Nickles Case No. 08-M1-185049	Collections	Cook County Circuit Court Chicago, IL	Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Chase Auto Finance P.O. Box 9001083 Louisville, KY 40290	10/2008	2008 Nissan Pathfinder \$18,700.00

6. Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None <input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Calvary Church 9S200 Route 59 Naperville, IL 60564	Church	1/2008 through the present	Tithes \$2,218.00

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Edgar P. Petti Petti Murphy & Associates State Bank of Geneva Professional Center 22 South Fourth Street, Suite B, Geneva, IL 60134	10/2008	1,801.00 for bankruptcy legal services
Chestnut Health Systems, Inc. 1003 Martin Luther King Dr. Bloomington, IL 61701	10/14/2008	55.00
Edgar P. Petti Petti Murphy & Associates State Bank of Geneva Professional Center 22 South Fourth Street, Suite B, Geneva, IL 60134	11/2008	299.00 for bankruptcy filing fees

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Christian Store Outlets, Inc.	68-0630067	24555 Ottawa St. Plainfield, IL 60544	Retail	1/2006 - 9/2008
Sweet Truths Candy Co.	36-4325159	24555 Ottawa St. Plainfield, IL 60544	Retail	10/1999 - 12/2006

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, record and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Klover and Co.
613 W. Lockport St.
Plainfield, IL 60544

2006 - present

John Hojnar & Co.
455 S. Frontage Rd.
Burr Ridge, IL 60527

2007 - present

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME _____

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

	NAME	ADDRESS
Christa Nickles		24555 Ottawa St. Plainfield, IL 60544
Klover & Co.		613 W. Lockport St. Plainfield, IL 60544
John Hojnar & Co.		455 S. Frontage Rd. Burr Ridge, IL 60527

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

	NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distribution by a corporation

None If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/25/08 Signature of Debtor /s/ Darrell Lee Nickles
DARRELL LEE NICKLES

Date 11/25/08 Signature of Joint Debtor /s/ Christa Mae Nickles
CHRISTA MAE NICKLES

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern DivisionIn re Darrell Lee Nickles & Christa Mae Nickles,
Debtor

Case No. _____

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

[Check each applicable box]

I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.

I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.

I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
2008 Mitsubishi Galant 22,000 ...	Capital One Auto Finance		✓		✓
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					

Date: 11/25/08

/s/ Darrell Lee Nickles

Signature of Debtor

DARRELL LEE NICKLES

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern DivisionIn re Darrell Lee Nickles & Christa Mae Nickles,
Debtor

Case No. _____

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

[Check each applicable box]

We have filed a schedule of assets and liabilities which includes debts secured by property of the estate.

We have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.

We intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
2003 Ford Windstar 130,000 mi...	Wells Fargo Auto Finance		✓		✓
Four bedroom, eleven total room...	National City Bank		✓		✓
Four bedroom, eleven total room...	National City Bank		✓		✓
Timeshare	Marriott Vacation Club	✓			
Timeshare	Marriott Vacation Club	✓			
Mattress	Select Comfort				✓

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
Timeshare for Marriott Grand C...	Marriott Ownership	Surrender
Timeshare for Marriott Grande ...	Marriott Ownership	Surrender
Debtor is personal guarantor of ...	Bonnie Management Corpor...	Surrender
Debtor is personal guarantor for ...	Galileo Matteson LLC	Surrender
Debtor is personal guarantor of ...	Pheasant Hill North LLC	Surrender

Date: 11/25/08

/s/ Darrell Lee Nickles

Signature of Debtor

DARRELL LEE NICKLES

Date: 11/25/08

/s/ Christa Mae Nickles

Signature of Joint Debtor

CHRISTA MAE NICKLES

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(CONTINUATION SHEET - Joint)**

In re Darrell Lee Nickles & Christa Mae Nickles,
Debtor

Case No. _____
Chapter 7

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

X _____
Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or partner of
the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Darrell Lee Nickles & Christa Mae Nickles _____

Printed Name(s) of Debtor(s)

X/s/ Darrell Lee Nickles 11/25/08

Signature of Debtor Date

Case No. (if known) _____

X/s/ Christa Mae Nickles 11/25/08

Signature of Joint Debtor (if any) Date

Beneficial Finance
PO Box 8603
Elmhurst, IL 60126

Bonnie Management Corp.
1000 Lake St. Ste. 200
Oak Park, IL 60301

Bonnie Management Corporation
1000 Lake St. Ste. 200
Oak Park, IL 60301

Capital Management Services
726 Exchange St. Ste. 700
Buffalo, NY 14210

Capital One
P.O. Box 30285
Salt Lake City, UT 84130

Capital One Auto Finance
3905 Dallas Parkway
Plano, TX 75093

Capital One Auto Finance
3905 Dallas Parkway
Plano, TX 75093

Captial One
P.O. Box 5294
Carol Stream, IL 60197

Chase
P.O. Box 15298
Wilmington, DE 19850

Chase
P.O. Box 15298
Wilmington, DE 19850

Chase
P.O. Box 15298
Wilmington, DE 19850

Chase Auto Finance
P.O. Box 9001083
Louisville, KY 40290

Christian Store Outlets, Inc.
d/b/a Sweet Truths Candy Co.
24555 Ottawa St.
Plainfield, IL 60544

Christian Store Outlets, Inc.
d/b/a Sweet Truths Candy Co.
24555 Ottawa St.
Plainfield, IL 60544

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d/b/a Sweet Truths Candy Co.
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Plainfield, IL 60544

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d/b/a Sweet Truths Candy Co.
24555 Ottawa St.
Plainfield, IL 60544

CIT Bank
PO Box 24330
Oklahoma City, OK 73124

Dan Development Ltd.
10 E. 22nd St. Ste. 116
Lombard, IL 60148

Discover Card
P.O. Box 30395
Salt Lake City, UT 84130

Discover Card
P.O. Box 30943
Salt Lake City, UT 84130

Edward Hospital
PO Box 4207
Carol Stream, IL 60197

Edward Hospital
PO Box 4207
Carol Stream, IL 60197

Edward Hospital
PO Box 4207
Carol Stream, IL 601977

First Financial Credit Union Visa Gold
PO Box 30495
Tampa, FL 33630

Galileo Matteson LLC
c/o Centro Properties Group
40 Skokie Blvd. Ste. 600
Northbrook, IL 60062

Galileo Matteson LLC
c/o Centro Properties Group
40 Skokie Blvd. Ste. 600
Northbrook, IL 60062

Great Lake
P.O. Box 3059
Milwaukee, WI 53201

Illinois Department of Revenue
Bankruptcy Section
100 W. Randolph St. Level 7-425
Chicago, IL 60601

Illinois Department of Revenue
Bankruptcy Section
100 W. Randolph St. Level 7-425
Chicago, IL 60601

Illinois Department of Revenue
Bankruptcy Section
100 W. Randolph St. Level 7-425
Chicago, IL 60601

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Chicago, IL 60601

Illinois Department of Revenue
Bankruptcy Section
100 W. Randolph St. Level 7-425
Chicago, IL 60601

Illinois Department of Revenue
Bankruptcy Section
100 W. Randolph St. Level 7-425
Chicago, IL 60601

Illinois Dept. of Employment Security
Bankruptcy Unit
401 S. State St. 3rd Flr.
Chicago, IL 60605

Illinois Dept. of Employment Security
Bankruptcy Unit
401 S. State St. 3rd Flr.
Chicago, IL 60605

Illinois Dept. of Revenue
Lien Unit
PO Box 19035
Springfield, IL 62794

Illinois Dept. of Revenue
Lien Unit
PO Box 19035
Springfield, IL 62794

Internal Revenue Service
Centralized Insolvency Operations
PO Box 21126
Philadelphia, PA 19114

Internal Revenue Service
Centralized Insolvency Operations
PO Box 21126
Philadelphia, PA 19114

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Centralized Insolvency Operations
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Philadelphia, PA 19114

Jeffrey Albert
Attorney at Law
205 W. Randolph St. Ste.920
Chicago, IL 60606

Kanu Panchal M.D.
4309 Medical Center Dr. #B301
McHenry, IL 60050

Marriott Ownership
1200 US Highway 98
Lakeland, FL 33801

Marriott Ownership
1200 US Highway 98
Lakeland, FL 33801

Marriott Vacation Club
Attn: Finance
PO Box 8038
Lakeland, FL 33802

Marriott Vacation Club
Attn: Finance
PO Box 8038
Lakeland, FL 33802

Marriott Vacation Club
Attn: Finance
PO Box 8038
Lakeland, FL 33802

Marriott Vacation Club
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Lakeland, FL 33802

Marriott Vacation Club
Attn: Finance
PO Box 8038
Lakeland, FL 33802

Marriott Vacation Club
Attn: Finance
PO Box 8038
Lakeland, FL 33802

National City Bank
13470 S. Rte. 59
Plainfield, IL 60585

National City Bank
13470 S. Rte. 59
Plainfield, IL 60585

Numark Credit Union
1654 Terry Drive, Route 6
Joliet, Illinois 60434

Pheasant Hill North LLC
c/o B & B Property Management
747 E. Boughton Rd. Ste. 116
Bolingbrook, IL 60440

Pheasant Hill North LLC
c/o B & B Property Management
747 E. Boughton Rd. Ste. 116
Bolingbrook, IL 60440

Sam's Club
Member Service
608 Southwest 8th St.
Bentonville, AR 72716

Sears Gold Mastercard
P.O. Box 6282
Sioux Falls, SD 57117

Select Comfort
GE Money Bank
PO Box 960061
Orlando, FL 32896

Select Comfort
GE Money Bank
PO Box 960061
Orlando, FL 32896

Steve Titiner
Attorney at Law
1700 N. Farnsworth Ave. Ste. 11
Aurora, IL 60505

Strang Communications
600 Rinehart Rd.
Lake Mary, FL 32746

Wells Fargo Auto Finance
P.O. Box 29704
Phoenix, AZ 85038

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In re:

Darrell Lee Nickles & Christa
Mae Nickles

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In re:

Darrell Lee Nickles & Christa
Mae Nickles

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In re:

Darrell Lee Nickles & Christa
Mae Nickles

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In re:

Darrell Lee Nickles & Christa
Mae Nickles

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In re:

Darrell Lee Nickles & Christa
Mae Nickles

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

DISCLOSURE OF COMPENSATION -- Rule 2016 (b)

1. Pursuant to 11 U.S.C. §329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-names debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services. I have agreed to accept (includes \$209.00 filing fee and \$41.00 out-of-pocket expenses) the sum of \$1,450.00.

Prior to the filing of this statement I have received \$1,450.00.

Balance due is \$0.00.

2. The source of the compensation paid, or to be paid to me was the debtor(s).

3. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

Analysis of the debtor's(s') financial situation, and rendering advice to the debtor(s) in determining whether to file a petition in bankruptcy;

Preparation and filing of any petition, schedules, statement of affairs and plan which may be required.

Representation of the debtor(s) at the meeting of creditors and any further hearings and adjourned hearing thereof.

If representation in adversary proceedings or other contested bankruptcy matters is required an additional retainer of \$1,000.00 with additional billings at the rate of \$195.00 office time and \$220.00 court time per hour has been agreed with the debtor(s). If these additional amounts are not paid in a timely fashion, counsel reserves the right to withdraw.

CERTIFICATION

I CERTIFY THAT THE FOREGOING IS A COMPLETE STATEMENT OF ANY AGREEMENT OR ARRANGEMENT FOR PAYMENT TO ME FOR REPRESENTATION OF THE DEBTOR(S) IN THIS BANKRUPTCY PROCEEDING.

Date _____

Signature _____

2192764

Edgar P. Petti; Illinois ARDC#

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS DIVISION

IN RE:)
Chapter 7

United States Bankruptcy Court
Northern District of Illinois, Eastern Division

In re Darrell Lee Nickles & Christa Mae Nickles

Case No. _____

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 1,801.00

Prior to the filing of this statement I have received \$ 1,801.00

Balance Due \$ 0.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

IF REPRESENTATION IN ADVERSARY PROCEEDINGS OR OTHER CONTESTED BANKRUPTCY
MATTERS IS REQUIRED, AN ADDITIONAL RETAINER OF \$1,000.00 WITH ADDITIONAL BILLINGS AT
THE RATE OF \$240.00 OFFICE TIME / \$260.00 COURT TIME PER HOUR HAS BEEN AGREED WITH
DEBTOR. IF NOT TIMELY PAID, COUNSEL RESERVES THE RIGHT TO WITHDRAW.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

11/25/08

Date

/s/ Edgar P. Petti

Signature of Attorney

Petti Murphy & Associates

Name of law firm